such insurance and the sum or sums so paid by it shall become a part of this mortgage debt and be due and payable immediately when so paid, together with simple interest thereon at the highest rate allowable under the laws of this state, not exceeding eight per centum per annum; that he will not alien, by deed, mortgage or otherwise, the property hereby conveyed without first having notified said Bank in writinggand received its written consent for the same; that the representations made to said Bank by him in his application for this loan as to the purpose or purposes for which the money lent on this mortgage was borrowed are true, and that he will apply the money so secured for such purpose or purposes; that he will not do or permit to be done any act in respect to said property which will reduce or impair the value of the same as security for this loan, nor will he by neglect permit any unreasonable depreciation in value of said property or the buildings thereon; that if he is now or shall hereafter at any time become entitled to the rents, profits, royalties or revenues from any option, lease, right or privilege for any coal, oil, gas or other mineral or other subsurface or surface rights or for any right or privilege other then for agriculture purposes, in any way affecting or appertaining to the property hereby conveyed, whether such option, lease, right or privilege be at present or later operated or exercised, he will pay to, and he hereby assigns to said Bank, all such rents, profits, royalties and revenues, and such sum or sums, when received by it in amount sufficient to cover any full instalment payment, shall be applied by said Bank to the retirement of such instalment payment in the same manner and with the same effect as if the payment had been made by the Mortgagor in the case of anticipated payments above provided for; and that if in the opinion of said Bank this mortgage has not been so executed and recorded as to constitute a valid first lien on the property hereby conveyed, he will immediately and at his own expense have the same re-executed and re-recorded to the satisfaction of said Bank, and upon his failure so to do, said Bank may have the same done and any expense so incurred shall become a part of the mortgage debt and be due immediately upon payment by the Bank, with interest from the date of payment.

Said Mortgagor further covenants that upon the failure of said Mortgagor, his heirs. personal representatives and assigns, to perform any one or more of the covenants or obligations herein undertaken by him, then at the election of said Bank, its successors or assigns, the whole of the debt hereby secured shall thereupon become immediately due and demandable and it shall be lawful for said Bank, its successors or assigns at any time after the exercise of such election to sell for cash the property hereby mortgaged, or so much thereof as may be necessary to satisfy and pay the mortgage debt and interest and all cost incurred in making such sale, including a collection or attorney's fee of five per centum of the face of the note hereby secured, and to grant and convey said property to the purchaser, his heirs or assigns; which sale shall be advertised by publication of the time, place, manner and terms thereof for twenty days in some newspaper published in the county wherein said land or a part threof lies, or if there be no such newspaper published in such county, then in some newspaper having circulation in such county, and by such other advertisement, if any, as the person making the sale may deem expedient; and that the proceeds arising from such sale shall be applied first, to the payment of all costs and expenses incident to the sale, including a commission to the person making the sale of five per centum of the purchase price, second to the balance, principal and interest, unpaid, on the mortgage debt and also said collection or attorney's fee of five per centum of the face of said note, and the balance, if any, shall go to the mortgagor, his personal representative or assigns or to whoever may be entitled there-o.

Said Mortgagor further covenants that if, after such election by the Bank to call said loan and declare the whole mortgage debt due, arrangement satisfactory to said Bank is made whereby the contract evidenced by this mortgage and the note which it secures is reinstated, he will as a condition precedent to such reinstatement pay the sum or sums agreed on under